

## **PRELICENSING EDUCATION**

### **GUIDELINES/PROCEDURES/REQUIREMENTS FOR SUBMITTING COURSES FOR APPROVAL**

Pursuant to Neb.Rev.Stat. §44-4005, the Director of Insurance may approve those courses, or other instructional programs which would be beneficial in improving the knowledge or service capability of licensees.

Any person, company, trade association, agents association, college, insurance education institution, or other person or corporation may submit courses for approval.

Courses which shall be deemed to meet the Director's standards for prelicensing education requirements are:

1. Any course or program of instruction developed and/or sponsored by any authorized insurer, insurance education institute, recognized agents association, or insurance trade association, or any independent program of instruction, shall, subject to the approval of the Director, qualify for the number of credit hours assigned thereto by the Director.
2. Any correspondence course approved by the Director shall qualify for the number of credit hours assigned thereto by the Director.
3. Any insurance-related course approved by the Director and taught by an accredited college or university shall qualify for the number of credit hours assigned thereto by the Director.
4. A person teaching or lecturing an approved course shall qualify for the same number of credit hours as would be granted a person taking and successfully completing such course.

#### Procedure and Guidelines

A course, program, or seminar must be submitted to the Department for approval prior to being offered. Requests for approval are to be submitted to the Department 30 days in advance of an offering. Courses cannot be advertised in any manner as approved unless approval has been granted in writing. Courses may be mailed to the Department or submitted online through [www.statebasedsystems.com](http://www.statebasedsystems.com) .

## Fee

A (non-refundable) fee of \$50.00 must be remitted with each request for approval of a new prelicensing education training program.

## Topical Outline

For a more detailed outline please refer to the Nebraska Department of Insurance Licensing Information Bulletin published by Prometric.

The topics covered in the course should be listed individually and under each separate topic, you should then give a summary of the instruction given and the material covered under that particular topic heading. The time allotted for each topic should also be shown.

It is necessary to indicate on the outline any breaks given as credit hours are granted on the basis of a 50 minute hour. The number of hours approved will not include time spent on meals, breaks and other unrelated activities.

## Prelicensing Certificate of Completion

The course sponsor must certify the credit hours earned on Form DOI-9PLCC, Prelicensing Certificate of Completion, if the course was taken prior to July 16, 2012. The course sponsor should deliver the completed prelicensing certificate(s) of completion to the licensee for subsequent delivery to the Nebraska Department of Insurance.

The course sponsor is required to upload the prelicensing education credit hours earned for all courses taken on or after July 16, 2012, within 10 days of course completion. Do not send the prelicensing certificate(s) of completion to the Nebraska Department of Insurance.

Please submit any books or manuals when submitting a course of instruction for approval. Also include copies of final examinations.

The following topics are examples of subjects that will not qualify:

- a. Prospecting
- b. Motivation
- c. Sales and Marketing
- d. Psychology
- e. Recruiting
- f. Subjects not related to the insurance license

### Qualifications of Instructors

The Director shall approve an individual as an instructor upon finding that he or she has submitted all information required by the Director, possesses good character and reputation, and possesses the appropriate qualifications described below:

#### **Life, accident and health:**

Chartered Life Underwriter (CLU);  
Chartered Financial Consultant (ChFC);  
Fellow Life Management Institute (FLMI);  
Life Underwriter Training Council Fellow (LUTCF);  
Four years of experience as a training representative interpreting or explaining insurance policy contracts in the life, accident and health industry and a designation as:  
Certified Employee Benefits Specialist (CEBS);  
Life Underwriter Training Council Graduate (LUTC Graduate);  
Fraternal Insurance Counselor (FIC);  
Certified Financial Planner (CFP);  
Holder of degree in Insurance (associate or bachelors);  
Certified Insurance Counselor (CIC); or  
Seven years of experience as a training representative interpreting or explaining insurance policy contracts in the life, accident and health industry.

#### **Property and casualty:**

Chartered Property and Casualty Underwriter (CPCU) or  
Four years of experience as a training representative interpreting or explaining insurance policy contracts in the fire and casualty industry and a designation as:

Associate in Underwriting (AU);  
Program in General Insurance (INS);  
Accredited Advisor in Insurance (AAI);  
Associate in Claims (AIC);  
Associate in Risk Management (ARM);  
Certified Insurance Counselor (CIC);  
Associate in Premium Auditing (APA);  
Associate in Insurance Accounting and Finance (AIAF);  
Holder of degree in Insurance (associate or bachelors) or  
Seven years of experience as a training representative interpreting or explaining insurance policy contracts in the fire and casualty industry:

The Director may approve as a qualified instructor a person who has a combination of training, experience and qualifications that are substantially equivalent to those listed in subsection Life, accident and health & Fire and casualty.

### Date, Time, Place

Once a program has been approved, prior to the presentation of the course, the provider can go to [www.statebasedsystems.com](http://www.statebasedsystems.com) and enter the course offerings. Do not notify the Department.

### Credit Hour

A credit hour is the measure of credit that the Department will assign to an approved course. The actual classroom or contact time will be used as a guide in assigning credit hours. Credit hours are based on a 50 minute hour, with a maximum of 8 hours of classroom study per day. Partial credit is not granted for partial attendance of an approved course.

For an approved course of independent study, the credit hours will be equal to the credit hours that would be assigned to an equivalent classroom approved course.

### Classification of Courses

Approved courses will be assigned at least one of the classifications as follows:

1. Property/Casualty
2. Life and Annuities
3. Sickness, Accident and Health
4. Combined Life and Annuities, and Sickness, Accident & Health
5. Title
6. Personal Lines Property and Casualty
7. Crop
8. Ethics
9. Property
10. Casualty

The Department will review all courses submitted and act as follows:

1. The Department will grant approval and assign credit hours.
2. The Department may deny approval and shall furnish a written explanation listing the reasons for disapproval to the course sponsor.

## PRE-LICENSING EDUCATION REQUIREMENTS

Individuals seeking a license must comply with the following pre-licensing education requirements prior to taking the qualifying examinations:

<b>Property and Casualty</b> 40 hours (34 - property and casualty, 6 - ethics)	<b>Property</b> 20 hours (14 - property, 6 - ethics)	<b>Casualty</b> 20 hours (14 - casualty, 6 - ethics)
<b>Combined Life and Annuities, and Sickness, Accident and Health</b> 40 hours (17 - life and annuities, 17 - sickness, accident and health, which includes 6 hours of Medicare Supplement and Long-Term Care, AND 6 - ethics)	<b>Life and Annuities</b> 20 hours (14 - life and annuities, 6 - ethics)	<b>Sickness, Accident and Health</b> 20 hours (14 - accident and health, which includes 6 hours in Medicare Supplement and Long-Term Care, AND 6 - ethics)
<b>Crop</b> 6 hours (3 - crop-hail, 3 - ethics)	<b>Title</b> 12 hours (6 - Title, 6 - ethics)	<b>Personal Lines</b> 20 hours (14 - property and casualty, 6 - ethics)